

The Times.

THE TIMES COMPANY.

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RICHMOND, VA.

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THE TIMES COMPANY.

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SATURDAY, FEBRUARY 12 1893

THE BANK OF SCOTLAND AND THE CREDIT SYSTEM.

Much has been said in the recent discussion of the banking system of this country about banking in England and Scotland. The account given of the Bank of Scotland in the Bankers' Magazine for last month is, therefore, specially interesting just now.

The Bank of Scotland was chartered in 1826, and one of the extraordinary provisions in its charter was that any person buying its stock should become ipso facto a naturalized British subject, and this privilege was largely availed of by foreigners and remained in force until 1848.

It was evidently not considered a crime then to be a stockholder in a bank. The liability of stockholders was limited to their holding of stock, and the power to issue notes was without limit, and so remained until 1848, when the power in this respect was limited to the amount of notes the bank then had outstanding.

The bank at first was only a bank of issue, and in order to float its notes had branches at four principal Scotch towns besides Edinburgh.

"The part performed by this note circulation was a most important one," John Law said of the bank. "Its notes went for four or five times the value of the money in the bank, and so much was added to the money of the nation, its notes passed through the whole country, while those of Amsterdam only in that town, and those of the Bank of England are of but little use but at London."

But the most valuable feature of this bank, and the one to which we desire to call special attention in this article, was its "cash credit system" and its organization of branches for carrying out that system.

This arrangement would be of the utmost value to our own country, but it is one which the vicious provisions of the national bank act forbids. Previous to 1728 the Bank of Scotland lent its money mainly on mortgages, personal bonds and discounts. The loans under the cash credit system were charged 6 per cent. interest with an abatement of 2 per cent. if interest was regularly paid every half year, while discounts were charged 8 per cent. for sums over £50 and 12 per cent. for smaller sums. Thus a preference was given to these loans under the cash credit system, by which not only was the note circulation helped, but the system "added greatly in providing capital for the traders and agriculturists of a poor country, such as Scotland then was. In fact, nothing contributed so much to the prosperity of Scotland during the sixteenth century as this banking feature alone."

This system is thus described by a committee of the House of Lords:

"There is also one part of their system which is stated by all the witnesses (and in the opinion of the committee very justly stated) to have had the best effects upon the people of Scotland in producing an encouraging habit of frugality and industry. The practice referred to is that of cash credits. Any person who applies to a bank for a cash credit is called upon to produce two or more competent securities, who are jointly bound, and after a full scrutiny into the character of the applicant, the nature of his business and the sufficiency of his securities, he is allowed to open a credit and to draw upon the bank for the whole of its amount or for such part as his daily transactions may require. To the credit of his account he pays in such sums as he may not have occasion to use, and interest is charged or credited upon the daily balance as the case may be. From the facility which these cash credits give to the small transactions of the country, and the opportunities which they afford to persons who begin business with little or no capital but their character, to employ profitably the minutest products of their industry, it cannot be doubted that the most important advantages are derived to the whole community. The advantage to the banks who give these cash credits arises from the call which they continually produce for the issue of their paper and from the security which they afford for the employment of part of their deposits. The banks are, indeed, so sensible that in order to make this part of their business advantageous and secure, it is necessary that their cash credits should be operated upon, express 1) by the refusal to continue them unless this condition be fulfilled."

That these loans so largely made to

farmers were satisfactory, let the evidence of Mr. Blair, treasurer of the Bank of Scotland, in regard to his bank's experience of cash credits, speak. He said: "I literally have hardly ever heard of a bad debt by cash credits. The Bank of Scotland, I am sure, lost hardly anything in an amount of receipts and payments of hundreds of millions. They may have lost a few hundred pounds in a century."

Now, as to its branches. The Bank of Scotland had in 1819 only 13 branches; it now has 130, while all the banks in Scotland have to-day 1,200 branches in a territory less than three fourths the size of Virginia. It is conceded that these branches could not be sustained but for the privilege of issuing notes and the benefits derivable therefrom.

What we in the South have suffered from the cruel oppressions of the national bank act can never be computed, and if our representatives in Congress, instead of destroying their influence by clamoring for the unattainable and ruinous free coinage of silver, should unite all Democrats in a determined attack upon that Bastille of our financial liberties—the infamous national bank act—they would render a real service to their suffering fellow-citizens. As it is, they do no more than "bait the moon."

It is lamentable to think of the course they pursue. What they are doing does about as much good to our people as is done a sick Indian by his medicine man beating a drum over his head.

PARTISANRY AND INDEPENDENCE.

The Honorable Charles A. Towne, former member of Congress from Minnesota, and chairman of the National Silver Republican Organization, spoke recently at Birmingham, Ala., on the currency question, and instructed Democrats as to their duty.

He had a great deal to say about free coinage, but as his arguments were much the same as those which have been so often advanced, there was little of interest in the speech from that standpoint.

But Mr. Towne took occasion to say with emphasis that the salvation of this country depends upon the recognition by American citizens of the principle that allegiance to country comes before allegiance to party, and that any man who absolutely ties himself to a party and proposes to follow it blindly, is unworthy of American citizenship. As for himself, he declared that he would not support a party or a candidate that did not represent his views, and he accorded to every man the same privilege.

In commenting on this the Birmingham News, a Democratic paper, says:

A few years ago a man could not hold or advance such opinions in the South without incurring political ostracism. Sectional prejudice and the race question have served to prevent the growth of independence in politics in this section, but these relics of the war are rapidly disappearing, and the time is approaching when the independent voter will be as important a factor in the South as in the North, and the great mass of patriots, who vote according to convictions and not in compliance with the dictates of party, will control the destinies of this country.

All this goes to confirm the opinion of The Times, so often expressed, that the independent vote of this country is rapidly growing.

We believe in party organization. In order to a successful republican government, there must necessarily be political parties, and in order to maintain a political party there must be organization.

We believe also in honest partisanship. We believe that every man should enthusiastically support the cause which he espouses, and we love to see a man devoted to his party. By independence in voting we do not mean that the citizen should hold himself aloof from all parties and vote with this or that party as the whim strikes him, never claiming allegiance to any party. Every citizen in this country should be a party man, and should, if he may affiliate with one or the other of the great parties of this land. He should be a party man from principle, and not a floater without any political creed.

There have always been two great parties in the United States, one believing in a strong centralized government, a government of the classes, by the classes, for the classes; the other believing in as little government as possible, a government of the people, by the people, for the people.

These are the two parties differentiated, and it is an easy matter for the student of political questions to determine which party is right and with which he should affiliate.

We confess that the line of demarcation has been well nigh obliterated within the past few years, but there must in the course of time be a readjustment and the line will be drawn as clean-cut as ever. And so there will always be a Republican party by one name or another, representing the peculiar principles of Republicanism, and a Democratic party by whatever name it may be called representing the principles of Democracy. So long as these parties stand squarely by their principles the great majority of voters will divide and arrange themselves on one side of the line or on the other, giving their support sincerely to the Republican party or the Democratic party.

But there is a large body of citizens, and, as we have said, the number is constantly increasing, who will not follow party blindly, and will not support the party to which they belong, when that party departs from its rock-bottom principles. The party has no terror for them, nor will they be deterred by political ostracism from doing their duty as they understand it. As Mr. Towne has said, they will put allegiance to country ahead of allegiance to party, and will vote their convictions regardless of the cry of party regularity. In short, the independent voter will take care of his own conscience, and not commit it into the keeping of any political party.

This is not mugwumpery, and those who confound the political independent with the political mugwump do so either designedly or ignorantly. There is the party man who follows the party blindly; there is the independent man who refuses to follow his party when in his opinion the party has forsaken its principles; there is the mugwump who is no party man at all, who has no political creed and no party affiliation. These three, but the greatest of all is the independent.

TRUE ESTIMATE OF RICHES.

It is said of the late John W. Carroll, of Lynchburg, that his great wealth, which was accumulated by his own thrift and enterprise was not to be compared to his genuine manliness and un-

affected goodness of heart. His wealth did not make him selfish, but being by nature generous, money was to him a means of doing good and by his gifts he cultivated and developed a true spirit of liberality.

Dr. Holmes has said that nature was afraid to trust all serpents with fangs. Nor are all men to be trusted with money. It is a dangerous power that is apt to be abused.

But the wealth of men like John W. Carroll and Lewis Ginter is a blessing to themselves and to the world. Whenever a rich man recognizes the fact that a fortune is a trust to be employed not in selfish indulgence, nor in oppressing the poor, but in the development of character, in the relief of distress, and in the promotion of the public welfare, then and there only does he truly enjoy his riches; then does he realize the full trust of the inspired pronouncement that it is more blessed to give than to receive.

THE PRESENT AND THE FUTURE.

It is the fashion of the day to rail at the times and complain that the people of the country are getting worse off every day. In point of fact, in spite of the serious obstacle to a complete development that our unjust and tyrannical banking law imposes upon us, the condition of the great mass of the people has been steadily improving for one hundred years, and it is better to-day than it ever was.

We print the following from McMaster's History of the People of the United States in evidence of it:

There can, however, be no doubt that a wonderful amelioration has taken place since that day 1750 in the condition of the poor. Their houses were meaner, their food was coarser, their clothing was of commoner stuff, their wages were less, the value of money, lower by one-half than at present.

A man who performed what would now be called unskilled labor, who sawed wood, who dug ditches, who mended roads, who did the most menial work, was regarded as a free man, and he was paid for his services in the harvest-time, usually received as the fruit of his daily toil two shillings (about 40 cents). Sometimes when the harvest was few he was paid more, and became the envy of his fellows if at the end of a week he took home to his family 15 shillings, a sum now greatly exceeded by \$1.

On such a pittance it was only by the strictest economy that a family kept its children from starvation and himself from jail.

In the low and dingy rooms which he called his home were wanting many articles of adornment and of comfort to be found in the dwellings of the poorest of his class. Sand sprinkled on the floor did duty as a carpet. There was no china on his table, there was no glass in his cupboard, there were no pictures on his wall. When a grove was cut he did not plant a tree, he had never seen a match, he had never heard of.

Over a fire of fragments of boxes and barrels, which he lit from the sparks struck from a flint or with a piece of coal brought from a neighbor's hearth, his wife cooked up a rude meal and served it in pewter dishes. He rarely tasted fresh meat as often as once in a week, and paid for it a much higher price than he does to-day. Everything, indeed, which ranked as a staple of life was very costly. Corn stood at three shillings (about 60 cents) the bushel, wheat at eight and sixpence (about \$1.20); an assize of bread was fourpence; a pound of salt pork was twopence.

Many other commodities now to be seen on the tables of the poor were either quite unknown or far beyond the reach of his scanty means. Under the influence of that man who cannot in the height of the season, when the wharves and markets are heaped with baskets and crates of fruit, spare three cents for a pound of grapes, or five cents for a pound of peaches, or when Sunday comes around indulge his family with water-melons or cantaloupes. One hundred years ago the wretched fox-grape was the only kind that found its way to market, and the luxury of the rich, among the fruits and vegetables of which no one had then even heard of cantaloupes, many varieties of peaches and pears, tomatoes and rhubarb, sweet corn, the cauliflower, the egg-plant, head lettuce, and okra.

If the food of an artisan would now be thought coarse, his clothes would be thought abominable.

A pair of yellow buckskin or leather breeches, a checked shirt, a red flannel jacket, a rusty felt hat cocked up at the corners, shoes of neat-skin set off with huge buckles of brass and a leathern apron hung round his neck, were his costume. The leather he smeared with grease to keep it soft and flexible.

His sons followed in his footsteps or were apprenticed to neighboring tradesmen. His daughters went out to service. He performed, indeed, all the duties at present exacted from women of her class, but with them were coupled many others rendered useless by the great improvement that had since taken place in the conduct of life. She mended the clothes, she did up the ruffs, she ran on errands from one end of the town to the other, she milked the cows, she did the butter, walked ten blocks for a pail of water, spun flax for the family linen, and when the year was up received £10 (about \$40) for her wages.

But there is one other change which has since taken place, and which has far more to do with the comforts of the poorest class than better food, higher wages, finer clothes. Men are no longer imprisoned for debt.

No crime known to the law brought so many to the jail and prisons as the crime of debt, and the class most likely to get into debt was the most defenceless and dependent, the great body of servants, of artisans, and of laborers—those, in short, who depended on their daily wages for their daily bread.

One hundred years ago the laborer who fell from a scaffold or lay sick of a fever was sure to be carried to the almshouse, and if he recovered and he carried to jail for the bill of a few dollars which had run up during his illness at the huckster's or the tavern.

The entire system of punishment was such as cannot be contemplated without mingled feelings of pity and disgust. Offences to which a more merciful generation has attached no higher penalty than imprisonment and fine stood upon the statute books as capital crimes. Modes of punishment long since driven from the prisons with execrations as worthy of an African kral were looked upon by society with a profound indifference. The treadmill was always going. The pillory and stocks were never empty. The shears, the branding-iron and the lash were never idle for a day.

The misery for the unfortunate creatures cooped up in the cells surpasses the most humiliate kept prisoners even in horror anything ever recorded in fiction. No attendance was provided for the sick. No clothes were distributed to the naked. Such a thing as a bed was rarely seen, and this bed was so foul with insects that the owner dissembled with it gladly. Many of the inmates of the prisons passed years without so much as washing themselves. Their hair grew long. Their clothes rotted from their backs.

As if such torments were not hard enough to bear, others were added by the half-maddened prisoners. No sooner did a new-comer enter the jail than a cell than a rush was made for him by the inmates, who stripped him of his clothing and diet him stark naked until it was redeemed by what in the peculiar parlance of the place was known as drink-money.

It sometimes happened that the prisoners were in the possession of a carefully preserved blanket. Then this coverlet was torn to shreds and passed over for the yet more brutal use of branding. In spite of prayers and entreaties the miserable stranger was

bound, thrown into the blanket and tossed until he was half dead and ready to give his tormentors every superfluous garment to sell for money. With the tolls thus exacted liquor was bought, a fiendish revel was held and when bad rum and bad tobacco had done their worst the sober inmates of the cell were shocked in the dance-houses which clustered along the wharves of our great seaboard towns.

Mr. Le Cato's bill requiring the payment of the poll tax as a prerequisite to voting should by all means become a law. It was once the law in Virginia and it was no hardship on any honest man—Danville Register.

Surely our contemporary cannot remember the abuses that occurred under this law when it was in force in Virginia. As a general proposition, we agree that the man who is able, but will not pay his poll tax is unworthy of the right to vote; and if the proposed law would stimulate voters to pay this tax, it would have much to commend it. But in practice the law was worse than a failure. So far from holding out inducements to pay, with many voters it had the opposite effect, for the voter soon learned that if he did not pay his head tax, some body else would pay it for him and so was engendered and fostered a quasi bribery system that was in the extreme demoralizing. The contemptible thing abolished itself and we hope that it will never be revived in Virginia.

The West Point Plain Dealer is another wise contemporary that believes that the membership of the Legislature should be reduced, without reduction of pay. This, says the Plain Dealer, would be lasting economy. The State would have better men and get better results. Cheap labor is always the dearest labor, and in the matter of law-making surely the State should have the services of the best men in its borders. The way to secure such men is to enhance the honor of the position and increase the pay. "Both are accomplished by cutting down the membership, leaving the pay as it is."

It is contended by free coiners that gold has doubled in value—that a gold dollar now is really worth two dollars. If that be true, then the gold dollar should be cut in two, and instead of containing 23.3 grains of gold, it should contain only half that quantity of the yellow metal. Now suppose that that were done. Suppose that the government should declare that 12.9 grains of gold constituted a dollar and that such a dollar was full legal tender for all debts—public and private. Would such a dollar pass current at its face value? If not, why not? If the government can, under free silver coinage, by its stamp and decree, convert fifty cents' worth of silver into a dollar, why may it not by the same process convert fifty cents' worth of gold into a dollar? Is it not sheer extravagance to use 23.3 grains of gold in making a dollar if 12.9 grains would be enough?

It is proposed now to raise the Ohio Capitol. This is about the only thing they failed to raise a few weeks ago.

Nansen says the newspapers hounded him to leave over here, and even with this his lecture tour was not a success.

Luettig's lawyers talked for thirty-two hours, but stopped in time to save a death sentence.

It will be funny to read the notices Mr. Wannamaker's ad. writers will furnish for the country papers.

Russell Sage has bought a race horse. This will enable him to run down the price of other animals.

DUFFY'S PURE MALT WHISKEY



**FOR MEDICINAL USE
NO FUSEL OIL**

For indigestion and dyspepsia nothing gives such certain relief as this great whiskey. Insist upon having your druggist or grocer give you the genuine. Send for pamphlet.

DUFFY MALT WHISKEY CO.
Rochester, N. Y.

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Wannamaker is to run for the Governorship of Pennsylvania. He has probably laid in a supply of blouses for the bourgeoisie.

Zola must recognize by this time that he is up against a cold deck.

Bernhardt is in the hands of the surgeons, but they must be very rough to make Sarah feel cut up over it.

The Congressman who wants to abolish the letter J, must consider that he has a lot of jays to deal with.

An exchange says "De Lome will be hailed as a hero in Spain." Spain may honor a butcher, but we have our doubts about her applauding a fool.

Go way home de leam ain nuthin but mud no honey.

Cuba ought to thoroughly understand by this time that she has the freedom of the United States Senate.

The Frenchman and De Lome have at least demonstrated that it is not wise to talk too much whether you tell the truth or not.

Luettig is mad because the jury did not find him guilty. He seems to have come to regard his case just like other folks do.

During the Atlanta kissing epidemic Sam Jones inquires "What is to be done with a kiss after it is secured." Given back, we should say.

Mrs. Delachopper, of Troy, N. Y., is

in jail on a charge of abduction for having sold her daughter for a \$500 farm in Italy. Many other American mammas who have sold their daughters for a dukedone, not worth \$5, are still at liberty.

A brilliant banquet was a fitting close to the Tailors' convention. Not all tailors are addicted to the habit of fitting clothes.

An aged Ohio woman who did not believe in banks has been robbed of her savings, amounting to \$15,000. The old stocking depository is now losing favor in the Buckeye State.

Minister de Lome is now realizing that letter writing by diplomats is not necessarily diplomacy, and that withholding the pen is quite as essential as holding the tongue.

She Gives Them to Him.
Tommy—I often has fits.
Teacher—Do you inherit them?
Tommy—Yes, get 'em from me mother. Truth.

Studies to Please.
Mamma—Isn't he a wonderful contortionist?
Papa—Yes; I wish I could do that.
Mamma—Why?
Papa—I think it might amuse the baby.—Puck.

The Early Christians.
Teacher—What do you know about the early Christians?
Tommy—Our girl is one of 'em. She gets up in the morning and goes to church before breakfast.—Indianapolis Journal.

All Wrong.
She—I don't think his heart is in the right place.
He—You don't?
She—No, dear. He told me that it was in another woman's keeping.—Cincinnati Enquirer.

Time to Catch.
Bill—"See that girl up in the balcony?"
Jill—"Yes."
Bill—"I've been trying to catch her eyes for an hour."
Well, wait until she drops them.—Yonkers Statesman.

Deep Regret.
Leading Tragic Man—Did you see how I paralyzed the audience in the death scene? By George, they were crying all over the house.
Stage Manager—Yes. They knew you weren't really dead.—Tit-Bits.

Well Balanced.
"Is your son a well-balanced young man?"
"Oh, yes. He parts his hair in the middle, and stretches his watch-chain across his vest from one side to the other."—New York Evening Journal.

Regular Crank.
"I remember your wife as such a dainty and pretty little thing, humbly, and yet they tell me she has turned out a fine cook."
"Turned out a fine cook? She has turned out half a dozen of them with the last three weeks."—Detroit Free Press.

Miscellaneous.
Johnny—"How old was Methuselah, auntie?"
Aunt—"Nine hundred years old."
"And how old are you, auntie?"
"Thirty, my child."
"Then papa reckoned wrong by 870 years. He said you were as old as Methuselah."—Tit-Bits.

Rival Cemeteries.
In Nowhereville, in Limbo Place, "Mid ruler reeking mark."
This is a joke, not a face to face, Who'd died from overwork.

"Where rest thy bones, since thou hast died?"
"Each asked him of his brother."
"In the Almanac," the other replied.
"Farce comedy," the other.
—Indianapolis Journal.

AFTERMATH.
Former Minister to Spain, Hon. Hannis Taylor heartily approves of the course of the administration towards Mr. De Lome.

Howard Gould has purchased a seat in the New York Stock Exchange.

Suits to the amount of \$1,000,000 have been entered at Omaha against Francis Grable, the man who borrowed so heavily from the Chemical Bank of New York.

In anticipation of annexation, large numbers of travelers have gone to Honolulu and made investments and the city is on a boom.

In spite of his confession, the members of Green-Street Congregational church, Chicago, have unanimously decided to retain Rev. Dr. C. O. Brown as their pastor.

A. E. Bateman who figured so extensively in Virginia in the building of the Atlantic and Danville railroad is manager in Washington for a New York brokerage house.

A petition is being circulated in Augusta county, Va., praying the Legislature to enact a law to prevent the shipment of game from the State.

Says the West Point Plain Dealer: "Dr. W. W. Parker, of Richmond, on the weather eye, seems to be on top of the ground hop at present. Verily, February is as 'pleasant as May' just now."

Miss May Scruggs, the accomplished daughter of Pastor W. H. Scruggs of the Waycross (Ga.) Baptist church, has

Tutt's Pills
Cure All Liver Ills.

Twenty Years Proof.
Tutt's Liver Pills keep the bowels in natural motion and cleanse the system of all impurities. An absolute cure for sick headache, dyspepsia, sour stomach, constipation and kindred diseases.

"Can't do without them"
R. P. Smith, Chilesburg, Va., writes I don't know how I could do without them. I have had Liver disease for over twenty years. Am now entirely cured.

Tutt's Liver Pills

Back to Its Old Name.
In order to overcome the objection made by merchants and other business men of the town of Bedford City, Va., changing its name to Liberty, because of the expense of printing bills and letters of heads it is proposed by the advocates of the move that the act making the change shall be so worded as not to go into effect until the 4th day of July, 1893, or later date, if the act is not passed by that